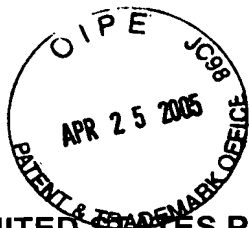


Docket No.: 3350-106B  
File No. 1158.41557CX2  
Client No.: Kight + Ebill-B



PATENT

IFW

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of  
KIGHT, et al.

: Art Unit: 3624

Serial No: 10/608,548

: Examiner: S. Karmis

Filed: December 1, 2003

For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND RISK BASED  
PAYMENT

**TRANSMITTAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 25, 2005


Sir:

Transmitted herewith is an Amendment in the above-identified application.

☒ No additional fee is required.

☐ Also attached:

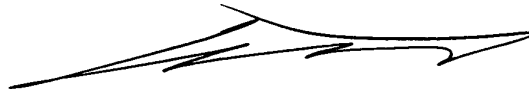
The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$50 =	\$0
Independent Claims	3	3	0	x \$200 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

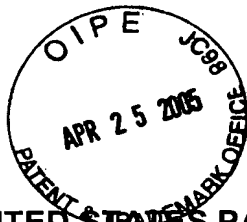


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AAS/slk  
Enclosure

Docket No.: 3350-106B  
File No. 1158.41557CX2  
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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
KIGHT, et al. : Art Unit: 3624  
Serial No: 10/608,548 :  
Filed: December 1, 2003 : Examiner: S. Karmis  
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PAYMENT

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 25, 2005

Sir:

This Amendment is filed in response to the Official Action dated January 25, 2005, the time for response to which is up to and including April 25, 2005. Please amend the above-identified application as listed below and as set forth on the following pages:

**Amendments to the Claims**

**Remarks** are included following the amendments